Informative Overview of Direct Costs

ILIRIKA

ILIRIKA borzno posredniška hiša d.d., Ljubljana
Slovenska cesta 54 A, 1000 Ljubljana, Slovenija

Tel + 386/1/300 22 50
www.ilirika.si, info@ilirika.si

ILIRIKA

ILIRIKA Stockbroking House Ltd., Ljubljana
Slovenska cesta 54 A, 1000 Ljubljana, Slovenia
Tel + 386/1/300 22 50, fax + 386/1/234 33 57
www.ilirika.si, info@ilirika.si

ANNEX 1

INFORMATION ON FEES AND COSTS RELATED TO TRADING ON THE LJUBLJANA STOCK EXCHANGE, KDD AND FOREIGN CAPITAL MARKETS

In addition to ILIRIKA's fees, set out in the Price List for services provided by ILIRIKA d.d. Ljubljana, the provision of services also entails charging additional current direct costs associated with operating via a financial instruments account, in the amounts and manner charged to ILIRIKA by other institutions and financial intermediaries for the execution of individual services. These costs relate in particular, but not exclusively, to: direct costs of the markets, executing partners, global and local depositories/custodians and similar (hereinafter: direct costs).

Direct costs include:

- Domestic market – fees of KDD – Central Securities Clearing Corporation d.d. (hereinafter: KDD) and Ljubljana Stock Exchange, d.d., Ljubljana (hereinafter: LJSE);
- Foreign markets – fees of executing partners on each stock exchange and fees of local markets in individual countries

Direct costs are determined by the price lists of other institutions and financial intermediaries and change independently of ILIRIKA. An overview of the currently applicable direct costs for the domestic and foreign markets is provided below. The following overview does not necessarily include all items from the price lists of individual executing partners. Services not listed in this document are charged according to the executing partners' price list, which they reserve the right to change. For trading on foreign markets, ILIRIKA reserves the right to choose any other partner, in accordance with prudent management.

1. FEES FOR OPENING, MAINTAINING AND CLOSING AN ACCOUNT

Domestic market	
KDD - fee for opening an account	1,35 EUR
KDD - fee for closing an account	1,35 EUR
KDD – monthly account maintenance fee for natural persons	0,40 EUR
KDD – monthly account maintenance fee for legal entities	4,10 EUR
KDD – monthly account maintenance fee for fiduciary accounts	8,19 EUR
Foreign markets	
No additional direct costs where markets omnibus accounts are supported.	

2. FEES FOR MAINTAINING HOLDINGS OF FINANCIAL INSTRUMENTS

2.1 DOMESTIC MARKET

The basis is the client's average monthly value of financial instruments, as calculated by KDD for each calendar month in accordance with its current methodology for valuing financial instruments. Direct costs are charged quarterly.

KDD - fee for maintaining holdings of equity financial instruments	0,40 EUR + 0,00153% of the average portfolio value / month
KDD – fee for maintaining holdings of debt financial instruments	0,40 + 0,00107% of the average portfolio value / month

VAT identification number: SI95168222, company registration number: 5831652000, transaction account: IBAN SI56 1010 0006 1239 878 opened at Banka Intesa Sanpaolo d.d.
ILIRIKA borzno posredniška hiša d.d., Ljubljana is registered in the court register of the District Court in Ljubljana; entry no. 1/25503/00.
The share capital amounts to EUR 2,086,463.03 and is fully paid up.

2.2 FOREIGN MARKETS

Direct custody costs are charged according to the currently valid price list of the global custodian or other depositaries in local markets. The custody fee represents the annual custody cost as a percentage of the average portfolio value.

a) AK JENSEN LIMITED

MARKET COUNTRY	CUSTODY MAINTENANCE FEE FOR FOREIGN FINANCIAL INSTRUMENTS
Australia	0,02%
Austria	0,02%
Belgium	0,02%
Clearstream	0,02%
Denmark	0,02%
Euroclear	0,02%
Finland	0,02%
France	0,02%
Greece[1]	0,02%
Hong Kong	0,02%
Ireland	0,02%
Italy	0,02%
Japan	0,02%
South Africa	0,02%
Canada	0,02%
Hungary	0,02%
Germany (Xetra)	0,02%
Netherlands	0,02%
Norway	0,02%
New Zealand	0,02%
Poland	0,02%
Portugal	0,02%
Singapore	0,02%
Spain	0,02%
Sweden	0,02%
Switzerland (SIX Swiss)	0,02%
United Kingdom	0,02%
United States	0,02%

[1] The custody fee applies only for holdings of government bonds.

b) CACEIS

COUNTRY OF ISSUER	CUSTODY – EQUITY/ETFS	CUSTODY – BONDS
Australia	0,012 %	0,015 %
Austria	0,01 %	0,015 %
Belgium	0,005 %	0,015 %
Czech Republic	0,05 %	0,05 %
Denmark	0,01 %	0,015 %
Finland	0,01 %	0,015 %
France	0,005 %	0,015 %
Greece	0,01 %	0,015 %
Hong Kong	0,012 %	0,015 %
Indonesia	0,045 %	0,045 %
Ireland	0,01 %	0,015 %
Italy	0,01 %	0,015 %
Japan	0,012 %	0,015 %
South Africa	0,012 %	0,015 %
Canada	0,005 %	0,015 %
Hungary	0,05 %	0,05 %
Germany	0,01 %	0,015 %
Netherlands	0,005 %	0,015 %
Norway	0,01 %	0,015 %
New Zealand	0,012 %	0,015 %
Poland	0,05 %	0,05 %
Portugal	0,01 %	0,015 %
Spain	0,01 %	0,015 %
Sweden	0,01 %	0,015 %
Switzerland	0,01 %	0,015 %
United Kingdom	0,01 %	0,015 %
United States	0,005 %	0,015 %
European Government Bonds	/	from 0 to 1 billion USD: 0,005% from 1 to 2 billion USD: 0,0047% above 2 billion USD: 0,0045%

c) RAIFFEISEN BANK d.d., Bosnia and Herzegovina (RBBH)

MARKET COUNTRY	CUSTODY MAINTENANCE FEE OF FINANCIAL INSTRUMENTS	SETTLEMENT FEE (PER TRANSACTION)
Bosnia and Herzegovina	0,2970%	50,00 BAM
France	0,3263%	100,00 BAM
Greece	0,3204%	100,00 BAM
Italy	0,3321%	100,00 BAM
Canada	0,3380%	100,00 BAM
Hungary	0,3614%	100,00 BAM
Germany	0,3087%	100,00 BAM
Serbia[1]	0,4140%	100,00 BAM
Switzerland	0,3263%	100,00 BAM
United Kingdom	0,3146%	100,00 BAM
United States	0,3146%	100,00 BAM

[1] Additional fee of 0,117% of the market value of the transaction, up to a maximum of 117 BAM.

Fees are charged monthly based on the average daily value of the assets in the account. If RBBH sub-custody fees are higher, higher fees may be charged to the client. The daily value of the assets is calculated using the market price of each security. If the market value of a bond is below its nominal value, the fee is calculated on the nominal value. If securities are held in a custody account for less than one month, the fee is prorated according to the actual number of days of custody, and a minimum fee also applies.

d) NLB

SERVICE	FEE (MONTHLY)
Custody of an individual security*	25,00 EUR
Custody of an individual security – Turkish market*	45,00 EUR
Custody of an individual security on the sanctions list*	10,00 EUR

*If multiple ILIRIKA clients hold the same security, the bank's fee is divided among all holders of that security.

3. TRADING FEES

Direct costs are charged for each individual buy and/or sell transaction.

3.1. DOMESTIC MARKET

LJUBLJANA STOCK EXCHANGE FEE ON THE VALUE OF THE TRANSACTION	
Stock exchange fee for equities	0,07% of the transaction value, min. 1,55 EUR, max. 363,00 EUR
Stock exchange fee for mutual fund units	0,07% of the transaction value, min. 1,55 EUR, max. 363,00 EUR
Stock exchange fee for investment certificates and other structured products	0,02% of the transaction value, min. 1,55 EUR, max. 363,00 EUR
Stock exchange fee for bonds	0,03% of the transaction value, min. 1,55 EUR, max. 363,00 EUR
Stock exchange fee for short-term securities	0,002% of the transaction value, min. 1,55 EUR, max. 363,00 EUR
Stock exchange fee for block trades	
- Equities and structured products	0,04% of the transaction value, max. 726,00 EUR
- Bonds	0,03% of the transaction value, max. 726,00 EUR
- Commercial papers and treasury bills	0,02% of the transaction value, max. 726,00 EUR
Trade cancellation fee (charged only if the client initiates cancellation)	17,00 EUR

3.2. FOREIGN MARKETS

a) AK JENSEN LIMITED

FOREIGN MARKET	FOREIGN BROKER FEE
Australia	0,06% or min. 45,00 AUD
Austria	0,075% or min. 15,00 EUR
Belgium	0,03% or min. 15,00 EUR
Denmark	0,03% or min. 180,00 DKK
Finland	0,03% or min. 15,00 EUR
France[1]	0,025% or min. 15,00 EUR
Hong Kong[3]	0,05% or min. 250,00 HKD
Ireland[4]	0,03% or min. 15,00 EUR
Italy[5]	0,03% or min. 15,00 EUR
Japan	0,05% or min. 3.000,00 JPY
South Africa[6]	0,12% or min. 360,00 ZAR
Canada	0,009 CAD/share or min. 18,00 CAD

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FOREIGN MARKET	FOREIGN BROKER FEE
Hungary	0,12% or min. 8.000,00 HUF
Germany (Xetra)	0,025% or min. 12,00 EUR
Germany (Local markets)	0,12% or min. 25,00 EUR
Netherlands	0,025% or min. 15,00 EUR
Norway	0,03% or min. 180,00 NOK
New Zealand	0,07% or min. 55,00 NZD
Poland	0,12% or min. 90,00 PLN
Portugal	0,03% or min. 15,00 EUR
Singapore[7]	0,06% or min. 50,00 SGD
Spain[8]	0,04% or min. 15,00 EUR
Sweden	0,03% or min. 180,00 SEK
Switzerland (SIX Swiss)	0,03% or min. 15,00 CHF
United Kingdom[9]	0,025% or min. 14,00 GBP
United States	0,0030 USD/share or min. 12,00 USD

Costs do not include the fees and charges of local markets.

[1] Additional charge: taxes 30 bps on purchases
[2] Additional charge: registration/transfer fee 3,25 bps
[3] Additional charge: stamp duty 10 bps (rounded up to the nearest thousand HKD), transaction levy 0,27 bps, trading fee 0,5 bps
[4] Additional charge: stamp duty 100 bps on purchases of Irish shares: for transactions over 12.500,00 EUR, a levy charge of 1,25 EUR applies
[5] Additional charge: FTT 10 bps on purchases of shares of companies based in Italy
[6] Additional charge: on purchases of UST 25 bps, investor protection levy 0,02 bps and state fee 0,578700 bps + VAT
[7] Additional charge: stamp duty of 3,25 bps, transaction levy of 0,75 bps
[8] Additional charge: 0,2% for purchases of financial instruments with an MCAP over 1 billion EUR
[9] Additional charge: stamp duty 50 bps on share purchases; for transactions over 10.000,00 GBP, a PTM Levy of 1 GBP (per contract) applies

b) AK JENSEN LIMITED – CLIENTS WITH OWN CUSTODY ACCOUNT

MARKET COUNTRY	EXECUTION COST
Australia	0,06% or min. 25,00 AUD
Austria	0,1% or min. 10,00 EUR
Belgium	0,04% or min. 10,00 EUR
Denmark	0,04% or min. 80,00 DKK
Finland	0,04% or min. 10,00 EUR
France	0,03% or min. 10,00 EUR
Greece	0,12% or min. 15,00 EUR
Hong Kong	0,05% or min. 125,00 HKD
Ireland	0,04% or min. 10,00 EUR
Italy	0,04% or min. 10,00 EUR
Japan	0,05% or min. 1.850,00 JPY

MARKET COUNTRY	EXECUTION COST
South Africa	0,12% or min. 225,00 ZAR
Canada	0,0095 CAD per share or min. 10,00 CAD
Germany (Xetra)	0,025% or min. 8,00 EUR
Netherlands	0,025% or min. 8,00 EUR
Norway	0,04% or min. 120,00 NOK
Portugal	0,04% or min. 10,00 EUR
Singapore	0,06% or min. 25,00 SGD
Spain	0,05% or min. 10,00 EUR
Sweden	0,04% or min. 115,00 SEK
Switzerland (SIX Swiss)	0,04% or min. 12,00 CHF
United Kingdom	0,025% or min. 8,00 GBP
USA	0,003 USD per share or min. 7,50 USD

Execution costs are expressed as a percentage of the transaction value, except where explicitly stated otherwise.
The costs do not include local market fees and charges.
In cases where manual order handling is required, an additional fee of 0,03% of the transaction value applies, or 0,005 USD/CAD, where the fee is charged on that basis. Regardless, a minimum fee of 50 USD per transaction applies (on other markets, the fee is converted into the currency of the market where the transaction is executed).

c) CACEIS

SHARES/ETF

FOREIGN MARKET	EXECUTION UP TO 100.000,00 EUR	EXECUTION ABOVE 100.000,00 EUR	MINIMUM FEE
Australia	0,05 %	0,03 %	25,00 AUD
Austria	0,05 %	0,05 %	15,00 EUR
Belgium	0,05 %	0,03 %	10,00 EUR
Czech Republic	0,1 %	0,1 %	2.300,00 CZK
Denmark	0,05 %	0,03 %	110,00 DKK
Finland	0,05 %	0,03 %	15,00 EUR
France[1]	0,05 %	0,03 %	9,00 EUR
Greece	0,1 %	0,1 %	20,00 EUR
Hong Kong[2]	0,05 %	0,03 %	250,00 HKD
Ireland[3]	0,05 %	0,03 %	15,00 EUR
Italy[4]	0,05 %	0,03 %	10,00 EUR
Japan	0,05 %	0,03 %	3.000,00 JPY
South Africa[5]	0,05 %	0,05 %	200,00 ZAR
Canada	0,05 %	0,03 %	15,00 CAD

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Hungary	0,1 %	0,1 %	20.000,00 HUF
Germany	0,05 %	0,03 %	9,00 EUR
Netherlands	0,05 %	0,03 %	10,00 EUR
Norway	0,05 %	0,03 %	110,00 NOK
New Zealand	0,07 %	0,07 %	80,00 NZD
Poland	0,1 %	0,1 %	120,00 PLN
Portugal	0,05 %	0,03 %	15,00 EUR
Singapore[6]	0,05 %	0,05 %	100,00 SGD
Spain[7]	0,05 %	0,03 %	15,00 EUR
Sweden	0,05 %	0,03 %	110,00 SEK
Switzerland	0,05 %	0,03 %	30,00 CHF
United Kingdom[8]	0,05 %	0,03 %	10,00 GBP
United States	0,05 %	0,03 %	9,00 USD

Costs do not include the fees and charges of local markets.

[1] Financial Transaction Tax (FTT): 40 bps (Buy Only –FTT-Eligible Instruments); VAT on commission: 20% (Buy & Sell)→ rounded to 2 decimals.

[2] Financial Reporting Council Transaction Levy: 0,015 bps; Stamp Duty: 10 bps; Trading Fee: 0,565 bps→ rounded to 2 decimals; Transaction Levy: 0,27 bps → rounded to 2 decimals – All apply to Buy & Sell.

[3] Irish PTM: 1,25 EUR (Buy & Sell)→ applies when Irish Instruments Gross Amount > 12.500,00 EUR; Stamp Duty: 100 bps (Buy).

[4] Financial Transaction Tax (FTT): 10 bps (Buy only –FTT-Eligible Instruments).

[5] Investor Protection Levy: 0,02 bps (Buy & Sell)→ rounded to 2 decimals.; South African Strate Fees: 0,5459 bps (Buy & Sell)→ min. 10,92 / max. 54,59; South African Transfer Tax 25 bps (Buy)→ rounded to 2 decimals.

[6] Clearing Fee: 3,25 bps (Buy & Sell)→ rounded to 2 decimals; Trading Fee: 0,75 bps (Buy & Sell)→ rounded to 2 decimals.

[7] Financial Transaction Tax (FTT): 20 bps (Buy only – FTT-Eligible Instruments).

[8] Irish PTM: 1,25 GBP (Buy & Sell)→ for Irish Instruments Gross Amount > 12.500,00 GBP; PTM: 1,50 EUR (Buy & Sell)→ for Non-Irish Instruments Gross Amount > 15.000,00 EUR; PTM: 1,50 GBP (Buy & Sell)→ for Non-Irish Instruments Gross Amount > 10.000,00 GBP

BONDS

CURRENCY	FEE	MINIMUM FEE
EUR	0,028 %	30,00 EUR
AUD	0,028 %	50,00 AUD
CAD	0,028 %	50,00 CAD
CHF	0,028 %	35,00 CHF
GBB	0,028 %	30,00 GBP
NOK	0,028 %	360,00 NOK
NZD	0,028 %	60,00 NZD
SEK	0,028 %	350,00 SEK
USD	0,028 %	40,00 USD
JPY	0,028 %	4.000,00 JPY

Costs do not include the fees and charges of local markets.

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d) RAIFFEISEN CENTROBANK AG

FOREIGN MARKET	FOREIGN INTERMEDIARY FEE	BANK OR CUSTODY FEES
Germany (Boerse Stuttgart)	0,20% or min. 25,00 EUR	15,00 EUR
Germany (Frankfurt)	0,20% or min. 25,00 EUR	15,00 EUR

e) RAIFFEISEN BANK D.D.

MARKET BIH – FEDERATION OF BIH (Sarajevo Exchange)

Fee of foreign broker: Raiffeisen Bank d.d.	10,00 BAM for trades up to 200,00 BAM 20,00 BAM for trades from 201,00 to 500,00 BAM 30,00 BAM for trades from 501,00 to 2.500,00 BAM 1,20 % for trades from 2.501,00 to 10.000,00 BAM 1,10 % for trades from 10.001,00 to 50.000,00 BAM 1,00 % for trades from 50.001,00 to 100.000,00 BAM 0,90 % for trades from 100.001,00 to 500.000,00 BAM 0,70 % for trades from 500.001,00 to 1.000.000,00 BAM 0,60 % for trades from 1.000.001,00 to 2.000.000,00 BAM 0,50 % for trades from 2.000.001,00 to 3.000.000,00 BAM 0,40 % for trades from 3.000.001,00 to 4.000.000,00 BAM 0,25 % for trades from 4.000.001,00 to 10.000.000,00 BAM 0,10 % for trades above 10.000.000,00 BAM Minimum commission is 35,00 BAM.

MARKET BIH – REPUBLIKA SRPSKA (Banja Luka Exchange)

Fee of foreign broker: Raiffeisen Bank d.d.	7,00 BAM for trades up to 100,00 BAM 9,50 BAM for trades from 100,01 to 500,00 BAM 2,00 % for trades from 500,01 to 1.000,00 BAM 1,90 % for trades from 1.001,00 to 3.000,00 BAM 1,70 % for trades from 3.001,00 to 5.000,00 BAM 1,60 % for trades from 5.001,00 to 10.000,00 BAM 1,50 % for trades from 10.001,00 to 20.000,00 BAM 1,40 % for trades from 20.001,00 to 40.000,00 BAM 1,30 % for trades from 40.001,00 to 50.000,00 BAM 1,20 % for trades from 50.001,00 to 100.000,00 BAM 1,00 % for trades from 100.001,00 to 200.000,00 BAM 0,80 % for trades above 200.000,01 BAM
Block trade execution service fee	0,60% of the transaction value

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MARKET BIH– OTHER MARKETS

FOREIGN MARKET	FOREIGN BROKER FEE
France[1]	Purchase: 0,70% or min. 50,00 EUR Sale: 0,40% or min. 50,00 EUR
Greece[2]	Purchase: 0,8325% or min. 70,00 EUR Sale: 0,8325% or min. 70,00 EUR
Italy[3]	Purchase: 0,50% or min. 50,00 EUR Sale: 0,40% or min. 50,00 EUR
Canada	1,00% or min. 70,00 EUR
Hungary	0,45% or min. 70,00 EUR
Germany	Frankfurt: 0,45% or min. 45,00 EUR Stuttgart: 0,45% or min. 45,00 EUR Xetra: 0,35% or min. 50,00 EUR
Serbia	0,76% or min. 20,00 EUR
Switzerland	0,40% or min. 50,00 EUR
United Kingdom[4]	Purchase: 0,90% or min. 70,00 EUR Sale: 0,40% or min. 70,00 EUR
United States [5]	Purchase: 0,11 USD/share or min. 65,00 USD Sale: 0,11 USD/share or min. 65,00 USD

[1] Additional fee: 0,30% tax applies on purchase.
[2] Additional fee: 0,325% tax applies on both purchase and sale.
[3] Additional fee: 0,10% tax applies on purchase.
[4] Additional fee: 0,50% tax applies on purchase.
[5] Additional fee: 0,00221% tax applies on sale

f) CONVERGEX LIMITED

FOREIGN MARKET	FOREIGN BROKER FEE	BANK OR CUSTODY FEES
Australia	0,08%	25,00 EUR
Austria	0,12%	15,00 EUR
Belgium	0,05%	15,00 EUR
*Bulgaria	0,45% or min. 40,00 BGN	
*Brazil[1]	0,24%	
*Czech Republic	0,20%	
Denmark	0,05%	25,00 EUR
*Estonia	0,30%	
*Philippines[2]	0,24%	
Finland	0,05%	25,00 EUR
France[3]	0,03%	15,00 EUR
*Greece[4]	0,16%	
Hong Kong[5]	0,08%	25,00 EUR
*Indonesia[6]	0,20%	
Ireland[7]	0,05%	15,00 EUR
Italy [8]	0,05%	15,00 EUR

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FOREIGN MARKET	FOREIGN BROKER FEE	BANK OR CUSTODY FEES
Japan	0,06%	25,00 EUR
South Africa[9]	0,16%	75,00 EUR
*South Korea[10]	0,20%	
Canada	0,007 CAD/share	25,00 EUR
*Latvia	0,30%	
*Lithuania	0,70%	
*Luxembourg – CED	0,25% or min. 30,00 EUR	15,00 EUR
*Luxembourg – ECL	0,25% or min. 30,00 EUR	15,00 EUR
Hungary	0,20%	50,00 EUR
*Malaysia[11]	0,20%	
*Mexico	0,20%	
Germany (Xetra)**	0,03%	15,00 EUR
Netherlands**	0,04%	15,00 EUR
Norway	0,04%	25,00 EUR
New Zealand	0,08%	75,00 EUR
Portugal	0,05%	15,00 EUR
*Russia	0,30% or min. 60,00 EUR	
Singapore[12]	0,08%	75,00 EUR
Spain[13]	0,05%	15,00 EUR
Sweden	0,05%	25,00 EUR
Switzerland (SWX)	0,05%	15,00 EUR
Switzerland (WIRT-X)	0,05%	15,00 EUR
*Thailand	0,20%	
*Turkey[14]	0,14%	
United Kingdom (London International - IOB)[15]	0,03%	15,00 EUR
United Kingdom (London Stock Exchange – SETS, SETS MM)[15]	0,03%	15,00 EUR
United States (NASDAQ, NYSE, AMEX, OTC BULLETIN BOARD)	0,006 USD/share	15,00 EUR
Minimum broker fee	10,00 USD	

Costs do not include the fees and charges of local markets.

*Trading is only available to institutional clients with their own custody account.

[1] Additional fee: exchange fee 3,25 bps
[2] Additional fee: taxes 4 bps on purchases, taxes 54 bps on sales
[3] Additional fee: taxes 30 bps on purchases
[4] Additional fee: registration/transfer fee 3,25 bps
[5] Additional fee: stamp duty 10 bps (rounded up to the nearest thousand HKD, transaction levy 0,27 bps, trading fee 0,5 bps
[6] Additional fee: exchange levy 4,3 bps, transaction tax 10 bps on sales
[7] Additional fee: stamp duty 100 bps on purchases of Irish shares: for transactions above 12.500,00 EUR, a levy charge of 1,25 EUR appplies
[8] Additional fee: FTT 10 bps on purchases of shares in companies based in Italy
[9] Additional fee: for UST purchases 25 bps, investor protection levy 0,02 bps and state fee 0,578700 bps + VAT
[10] Additional fee: special tax 15 bps on sales, transaction tax 15 bps on sales
[11] Additional fee: stamp duty 10 bps, transaction levy 3 bps

VAT identification number: SI95168222, company registration number: 5831652000, transaction account: IBAN SI56 1010 0006 1239 878 opened at Banka Intesa Sanpaolo d.d.
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The share capital amounts to EUR 2,086,463.03 and is fully paid up.

[12] Additional fee: stamp duty 3,25 bps, transaction levy 0,75 bps
[13] Additional cost: 0,2% for purchases of financial instruments with MCAP above 1 billion EUR
[14] For trading on the Istanbul Stock Exchange, each client must obtain a Turkish tax ID number
[15] Additional fee: stamp duty 50 bps on share purchases; for transactions over 10.000,00 GBP, a PTM Levy of 1 GBP applies
** For securities classified as ETFs, settlement is carried out on the Luxembourg market

g) INTERCAPITAL VRIJEDNOSNI PAPIRI d.o.o. – CROATIAN MARKET

Commission of foreign broker INTERCAPITAL d.d.	0,20% of the transaction value
Bank or custody fees	20,00 EUR

h) PRIVREDNA BANKA ZAGREB d.d (PBZ d.d.) – CROATIAN MARKET

Commission of foreign broker PBZ d.d. for equities	0,20% of the transaction value
Commission of foreign broker PBZ d.d. for bonds	0,05% of the transaction value
Custodian settlement fees:	6,00 EUR for transactions up to 13.272,28 EUR 7,00 EUR for transactions from 13.272,29 to 26.544,56 EUR 11,00 EUR for transactions from 26.544,57 to 39.816,84 EUR 13,00 EUR for transactions from 39.816,85 to 53.089,12 EUR 16,00 EUR for transactions from 53.089,13 to 66.361,40 EUR 17,00 EUR for transactions above 66.361,41 EUR
Custody maintenance fee:	Calculated quarterly in accordance with section 4 of the Price List + foreign custodian bank fee of 0,0125% of portfolio value per month. Minimum annual custody fee: 30,00 EUR.
Representation cost at general meetings:	100 EUR (+ actual expenses)
Custody settlement fee for DVP transactions:	19,91 EUR
Custody settlement fee for FOP transactions:	6,64 EUR

i) ILIRIKA INVESTMENTS a.d. – NORTH MACEDONIAN MARKET

Foreign broker commission ILIRIKA Investments a.d. Skopje	0,50%
Central registry fee:	0,10% or min. 100 MKD/transaction
Stock exchange fee:	Calculated cumulatively per transaction: up to 10.000 MKD – min. 50,00 MKD or 0,20% per transaction for equities 0,25% per bond transaction for transactions above 10.000 MKD, the minimum fee is 100,00 MKD
Bank fee:	0,50% or min. 300,00 MKD
Money transfer costs from North Macedonia:	Charged according to the bank's applicable tariff
Custody maintenance fee for financial instruments on North Macedonian market	Calculated quarterly in accordance with section 4 of the Price List + custodian bank fee of 0,20% of the average annual portfolio value.

4. FEES RELATED TO THE SETTLEMENT OF TRANSACTIONS WITH FINANCIAL INSTRUMENTS

Direct costs are charged for each individual purchase or sale transaction.

4.1. DOMESTIC MARKET

COSTS RELATED TO THE SETTLEMENT OF STOCK EXCHANGE TRANSACTIONS	
Settlement of securities	0,037% of the transaction value, min. 0,38 EUR, max. 26,11 EUR
Settlement of cash	0,006% of the transaction value, min. 0,20 EUR, max. 4,68 EUR
Allocation of stock exchange transaction (for each sub-account to which the allocation is made)	0,25 EUR

4.2. FOREIGN MARKETS

CACEIS*

FOREIGN MARKET	SHARES/ETF	BONDS
Australia	12,00 EUR	12,00 EUR
Austria	8,00 EUR	12,00 EUR
Belgium	4,50 EUR	12,00 EUR
Czech	25,00 EUR	25,00 EUR
Denmark	8,00 EUR	12,00 EUR
Finland	8,00 EUR	12,00 EUR
France	4,50 EUR	12,00 EUR
Greece	8,00 EUR	12,00 EUR
Hong Kong	12,00 EUR	12,00 EUR
Indonesia	30,00 EUR	30,00 EUR
Ireland	8,00 EUR	12,00 EUR
Italy	8,00 EUR	12,00 EUR
Japan	12,00 EUR	12,00 EUR
South Africa	12,00 EUR	12,00 EUR
Canada	4,50 EUR	12,00 EUR
Hungary	25,00 EUR	25,00 EUR
Germany	8,00 EUR	12,00 EUR
Netherlands	4,50 EUR	12,00 EUR
Norway	8,00 EUR	12,00 EUR
New Zealand	12,00 EUR	12,00 EUR

Poland	25,00 EUR	25,00 EUR
Portugal	8,00 EUR	12,00 EUR
Spain	8,00 EUR	12,00 EUR
Sweden	8,00 EUR	12,00 EUR
Switzerland	8,00 EUR	12,00 EUR
United Kingdom	8,00 EUR	12,00 EUR
United States	4,50 EUR	12,00 EUR

*Settlement fees are charged only if CACEIS is not the executing partner.

5. FEES FOR TRANSFER OF FINANCIAL INSTRUMENTS ON THE DOMESTIC MARKET

Direct costs are charged per transaction and are charged both for the transfer of financial instruments to an account with ILIRIKA (charged to the recipient of securities) and for the transfer of financial instruments from an account with ILIRIKA (charged to the transferor of securities). The settlement fee for off-exchange transactions covers: instructions to transfer dematerialized securities between different holders' accounts; transfers of securities between different accounts where one is the holder's account and the other a transit account; and instructions for the registration, deletion, or exercise of a third-party right in dematerialized securities, charged per sub-depot (sub-account) in which the securities subject to the instruction are registered:

Settlement fee for securities transactions at market price without payment of purchase price via KDD	0,037% of the value, min. 5,00 EUR, max. 30,79 EUR
Settlement fee for securities transactions without market price and without payment of purchase price via KDD (FOP)	0,037% of the value, min. 5,00 EUR, max. 50,10 EUR
Settlement fee for securities transactions with payment of purchase price via KDD (DVP)	0,044% of the purchase price, min. 2,50 EUR, max. 30,79 EUR
Fee for a successfully matched transaction	0,25 EUR
Fee for recycling a bilateral order (for each day from the expected date of transfer)	1,28 EUR
Fee for order cancellation or partial order deletion	5,00 EUR
Fee for change of pledge information	6,34 EUR

6. FEES RELATED TO CORPORATE ACTIONS ON THE DOMESTIC MARKET

The fee for providing information on beneficiaries of payments upon the execution of each corporate action (dividends, coupons, squeeze-outs, takeovers, etc.) is charged upon the execution of each corporate action. The fee for monitoring and executing corporate actions in connection with securities registered in an individual account and for managing transactions related to them, is determined based on the average value of securities in that account according to the table below. The fee is charged quarterly based on the average portfolio value at the end of each month.

AVERAGE VALUE OF SECURITIES ON THE ACCOUNT	ANNUAL FEE FOR NATURAL PERSONS	ANNUAL FEE FOR LEGAL ENTITIES
up to 10.000 EUR	3,00 EUR	9,12 EUR
from 10.000 EUR (inclusive) to 100.000 EUR	5,88 EUR	18,24 EUR
from 100.000 EUR (inclusive) to 500.000 EUR	13,68 EUR	42,60 EUR
from 500.000 EUR (inclusive) to 1.000.000 EUR	24,24 EUR	72,96 EUR
from 1.000.000 EUR (inclusive) to 10.000.000 EUR	48,48 EUR	146,28 EUR
from 10.000.000 EUR (inclusive) to 100.000.000 EUR	48,48 EUR	182,64 EUR
from 100.000.000 EUR (inclusive) and above	48,48 EUR	228,36 EUR
KDD – payment of cash entitlements from an individual corporate actions		0,31 EUR + VAT / record entry
KDD – subsequent execution of payment from an individual corporate actions		7,10 EUR

Ljubljana, November 10th 2025

ILIRIKA d.d. Ljubljana